I live in Middletown NY and our downtown has been blighted for some time but we do have churches and hardware stores and a local bank Orange Trust. The redevelopment of our downtown has been stymied by the sea of strip mall bigbox

stores less than 2 miles away. Close enough to kill all but the most hardy mom & pop business yet far enough away that they do not contribute toward our schools and infrastructure by paying their fare share of taxes. Their low wage employees utilize our emergency rooms because they don't have health insurance. This town which was a small manufacturing town had provided along with the Savings & Loans home ownership and a life in the middle class. Now it's a sea of transients many

undocumented workers who rent in these once single family homes now turned into multi-family flop houses. They work hard and hope for a better life for their children. Allowing WalMart to now compete directly with our local banks would be a step back as they already drain capital out of our community and with the control over investing in local businesses our people who need capital will be red lined.

Anthony M Dambrosi